

# A hospital stay can heal the body but could break the bank

Even with health insurance, hospitalization costs can add up, thanks to high deductibles, copays, out-of-network fees and everyday expenses while hospitalized. Hospital indemnity insurance can take some of the sting out of an unexpected hospital stay, helping employees focus their attention where it needs to be: getting better.

## Hospital stays are growing in numbers and cost



**49%**

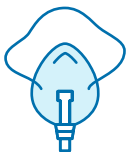
of employees say they, or a family member, faced unexpected hospital bills in the past year.<sup>1</sup>



**\$12,600**

Average cost of hospitalization among people with health insurance.<sup>2</sup>

## Aflac hospital indemnity coverage can help limit the financial strain



**\$125 - \$500**

What Aflac pays for outpatient surgery and anesthesia.<sup>3</sup>



**\$2,525**

What Aflac pays for ER visit, hospital admission and two days of hospitalization.<sup>4</sup>

**Ready to help your clients protect their employees from costly hospital stays? Ask your Aflac sales representative for more information on hospital indemnity coverage.**

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1 2021 Aflac WorkForces Report. "Workplace Benefits Trends Executive Summary." Published October 2021. [Accessed 7.08.2022.](#)

2 Debt.org. "Hospital and surgery costs." Updated Oct. 12, 2021. [Accessed 7.8.2022.](#)

3 Performed in hospital or ambulatory surgical center. Based on the range of low to high plan design outpatient surgery and anesthesia benefit amounts for Group Hospital Indemnity Insurance C80000.

4 Based on benefits of the high plan design for Group Hospital Indemnity insurance C8000: \$2,000 hospital admission benefit, \$125 hospital emergency room visit and \$200/per day hospital confinement benefit. Benefits may vary by situs state.